

Listing of Claims:

1. (Previously Presented) A system for administering employee funds, said system comprising:

a personal financial service provider configured to communicate with a worksite employer and an access point over a network, wherein said access point is configured to interface with an employee, said employee associated with said worksite employer having an obligation to remit said employee funds to said employee, said personal financial service provider including a data center configured to store financial data associated with said employee and configured to calculate a payroll disbursement, wherein said personal financial service provider is configured to electronically receive said employee funds directly from said worksite employer based on said calculated payroll disbursement and configured to electronically disburse an after tax portion of said employee funds to a third party as payment for at least one of a good and service prior to allowing said employee to disburse remaining said employee funds via said access point;

said personal financial service provider configured to electronically receive a fee from said worksite employer, wherein said fee is responsive to said disbursement of said employee funds;

said personal financial service provider configured to interface with said employee to provide at least one of: (a) direct purchase of items from at least one of said third parties, (b) direct purchase of travel services, and (c) direct purchase of investment instruments from at least one of said third parties;

said personal financial service provider configured to administer at least one benefits program associated with said employee.

2. (Canceled)

3. (Original) The system of claim 1, wherein said fee is a percentage of a gross payment amount associated with said employee.

4. (Original) The system of claim 1, wherein said personal financial service provider pays, for said employee, federal taxes associated with said employee funds.

5. (Canceled)

6. (Previously Presented) The system of claim 1, wherein said access point includes a Web-based interface.